GOVERNMENT OF ANDHRA PRADESH $\underline{ ABSTRACT}$

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Kharif-2010 – Notification for Oil Palm in West Godavari District & Sweet Lime (Mosambi) in Nalgonda District for implementation of Weather Based Crop Insurance Scheme (WBCIS) for Plantation Crops during Kharif 2010 in Andhra Pradesh - Orders – Issued.

AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No. 973 Dated :20.07.2010.

Read the following:

- 1. From the Joint Secretary, Ministry of Agriculture, Dept. of A&C, GOI, New Delhi, No.13011/01/2008-Credit-II, dated ::3.3.2010.
- 2. G.O.Rt.No.875, A & C (FP.II.1) Dept., dated: 01.07.2010.
- 3. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2) 343/2010, dated: 13.07.2010.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify Oil Palm in West Godavari District & Sweet Lime (Mosambi) in Nalgonda District for implementation of Weather Based Crop Insurance Schme (WBCIS) for Plantation Crops during Kharif 2010 in Andhra Pradesh.. The main features/operational modalities of the scheme and Term Sheets from Annexure I.1 to VI.2 are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

RACHEL CHATTERJEE, SPECIAL CHIEF SECRETARY TO GOVERNMENT.

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 100 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Chief Regional Manager AIC of India, Hyderabad. Sf/Sc.

// FORWARDED :: BY ORDER //

SECTION OFFICER

<u>Draft Notification Proposal - Weather Based Crop Insurance Scheme</u>
(WBCIS) for Plantation Crops- Implementation during the year 2010-11-Oil
Palm in West Godavari District&Sweet Lime(Mosambi) in Nalgonda District.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Relative Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Union Ministry of Agriculture, Government of India vide their letter ref.no.13011/01/2008-credit II dated 3rd March, 2010, Government of Andhra Pradesh is implementing WBCIS on Pilot basis for the year 2010-2011 for plantations like Oil Palm crop in West Godavari District and Sweet Lime (Mosambi) in Nalgonda District. This is in addition to the Cotton crop in Adilabad, Khammam, Warangal districts and for Red Chilly crop in Warangal and Guntur districts notified under WBCIS vide Govt. of Andhra Pradesh GO.875 dated 01-07-2010.

1. CROPS NOTIFIED:

- i) OIL PALM plantation in the district of West Godavari and
- ii) SWEET LIME (Mosambi) in the district of Nalgonda

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure- III.1 to III.2). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crops i.e., Oil Palm and Sweet Lime in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any FI for the Notified Crops in a Reference Unit Area

5. PERILS COVERED:

Following the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) Deficiency in Daily Water Vapour Pressure
- ii) Deficit Rainfall: a) Rainfall Volume b) Rainfall distribution
- iii) Excess Rain fall ----- for **Oilpalm** in **West Godavari Dist**.

And

- i) Deficit Rainfall: a)Rainfall Volume b) Rainfall Distribution
- ii) Excess Rain fall
- iii) High RH along with High Temperature
- iv) Low Minimum Temperature ----- for Sweet Lime in Nalgonda Dist.
- 6. RISK PERIOD: Risk period commences from 16th July, 2010 for Oilpalm crop in West Godavari Dist. and 26th July, 2010 for Sweet Lime crop in Nalgonda Dist. and the tables containing the coverage periods at phases are given here:

Table-1: Coverage details for **Oilpalm** crop:

			Period: From to	
S.No	Name of the cover	Phase		
			16 th July, 2010 to	
		Phase -1	15 th August, 2010	
			16 th August, 2010 to	
		Phase -2	15 th September, 2010	
	Rainfall Volume		16 th September, 2010 to	1
1	(mm) (if deficit)	Phase -3	15 th October, 2010	
			15 th July,2010 to	
2	Rainfall Distribution	(if deficit)	30 th September, 2010	
			16 th July,2010 to	
		Phase - 1	31 st July, 2010	
			1 st August,2010 to	
	Excess Rainfall	Phase - 1	31 st August, 2010	
			1 st September,2010 to	_
3		Phase - 1	30 th September, 2010	
	Deficiency in Daily	Water Vapour	1 st February, 2011 to	
4	Pressure		31 st May, 2011	

Table-2: Coverage details for **Sweet Orange** crop:

			Period: From to
S.No	Name of the cover	Phase	
			20 th July, 2010 to
1	Rainfall Volume(mn	n)(Deficit)	31 st August, 2010
			26 th July, 2010 to
2	Rainfall Distribution	(mm)(Deficit)	15 th September, 2010
			1 st October, 2010 to
	Excess	Phase -1	31 st December, 2010
	Rainfall(mm)		1 st January, 2010 to
3		Phase -2	31 st March, 2010
			16 th August, 2010 to
	High RH along	Phase - 1	30 th September, 2010
	with High		1 st September, 2010 to
4	Temperature	Phase - 2	31 st October, 2010
			1 st December,, 2010 to
		Phase - 1	31 st December, 2010
	Low Minimum		1 st January, 2011 to
5	Temperature	Phase - 2	31 st January, 2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 15th July, 2010 in respect of Oilpalm in West Godavari Dist. and 25th July, 2010 in respect of Sweet Lime in Nalgonda Dist.

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-3: for Oilpalm in West Godavari Dist.

S.			For Non-loanee
No	ACTIVITY	For Loanee	Farmers
		Farmers	
1	Cutoff date for risk coverage for	(Having availed the Loan/Sanctioned Credit Limit) On or before 30 th July, 2010	Submission of Proposals on or before 30 th July, 2010
2	Submission of Decl. by	- th	
	Nodal Banks to AIC of		On or before
	India Ltd.,	August, 2010	16 th August, 2010
3	Insurance Intermediaries	s/Micro Insurance	On or before
	Agents to AIC of India Ltd.,		16 th August, 2010

Table-4: for Sweet Lime in Nalgonda Dist.

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cutoff date for risk coverage	(Having availed the Loan/Sanctioned Credit Limit) On or before 30 th July, 2010	Submission of Proposals on or before 30 th July, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 30 th August, 2010	On or before 16 th August, 2010
3	Insurance Intermediaries Agents to AIC of India Ltd.,		On or before 16 th August, 2010

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (Fls) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here (annexure V)

10. SUM INSURED:

Oilpalm in West Godavari Dist.: Rs.50,000/- per hectare

and

Sweet Lime in Nalgonda Dist.: Rs.40,000/- per hectare

Loanee Applicant Cultivator's: `<u>Area under cultivation</u>' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured (applicable to the notifiec crop) per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the `area under cultivation' for each Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready recknor of Premium sharing, subsidy portion and farmer's Contribution is presented in the table .The farmer's contribution is exactly 50% of the premium i.e., 4.9% of Sum insured .The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

	TABLE SHOWING THE PREMIUM SHARING PER ACRE							
Name of the Crop	S.I per Acre Rs./-	Acturial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Oilpalm in West Godavari Dist.	20,000	9.90%	1,980	204	2,184	546	546	1,092
Sweet Lime in Nalgonda Dist.	16,000	9.90%	1,584	163	1747	437	437	874

When the acreage expressed in hectares the conversion shall be adopted

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 18. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Oilpalm crop in different mandals of West Godavari District and of Sweet Orange crop in different mandals of Nalgonda District. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith(Annexure - I.1 to I.20 & II.1 to II.9)

13. **SUBMISSION & STORING OF WEATHER DATA**: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure III.1 & III.2) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current

season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. FRANCHISE:

5.00% of the sum insured shall be applicable i.e., total claims of less than Rs.2,500/- in case of Oilpalm crop in West Godavari and Rs.2,000/- in case of Sweet Orange crop in Nalgonda districts shall not be paid.

15. **PAY-OUT DISBURSEMENT**:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

16. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

17. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

18. TERM SHEET:

The term sheets (Annexure I.1 to I.20 & II.1 to II.9) contain the details of triggers for high temperature, deficiency in rainfall, uneven distribution of rainfall, excess rainfall wherever applicable.

19. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET

Annexure - I.1

State: District District: West Godawari Mandal: BHIMADOLE

1. Deficiency in Daily Water Vapour Pressure (Multiple payout)

PERIOD	1-Feb	to	31-05	-2011	
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 DEFICIT RAINFALL

3

			P	HASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.)	14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 B. (Consecutive Dry Days)		TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		•		PHASE - I	•
		PERIOD	16-Jul	to	31-Jul
		Consecutive Two day's RF			
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		
events)		EXIT (mm)	160	mm	
•	Payout (Rs. / mm)	50.00			
		Max. Payout	3000		

Ī	1-Aug	to	31-Aug	1-Sep	to	30-Sep
1						
1	150	mm		70	mm	
1	250	mm		140	mm	
1	40.00			57.14		
1	4000			4000		
٠.		•			•	

PHASE - II

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

PHASE - III

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

Annexure - I.2

30-Sep

State: District District: West Godawari Mandal: BUTTAYAGUDEM

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05-	2011				
	Payout as % Of Max Payout-1							
RH	35.5	38.5	42.5	45	47			
25	5%	6%	8%	10%	20%			
40	0%	4%	6%	8%	15%			
55	0%	0%	5%	6%	10%			
70	0%	0%	0%	4%	5%			
75	0%	0%	0%	0%	3%			

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.)	14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 B.		TRIGGER DAYS (>=)	15	20	25
(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000	

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		•		PHASE - I	·		PHASE -	<u> </u>		PHASE - III
3		PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to
		Consecutive Two day's RF								
	EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		60	mm
	events)	EXIT (mm)	160	mm		250	mm		120	mm
		Payout (Rs. / mm)	50.00			40.00			66.67	
		Max. Payout	3000			4000			4000	

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.3

Unit: Hectare

State: District District: West Godawari Mandal: CHAGALLU

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

Oilpalm

PERIOD	1-Feb	to	31-05-2011		<u> </u>		
	Payout as % Of Max Payout-1						
RH	35.5	38.5	42.5	45	47		
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

Crop:

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 24 (Rs.)	14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 B	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
(Consecutiv	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

Reference Weather Station:

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

					PHASE - I			PHASE - I	I		PHASE - II	ıl .
			PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Se
			Consecutive Two day's RF									
EXCE	ESS RAINFALL (I	Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
event	ts)		EXIT (mm)	160	mm		250	mm		140	mm	
			Payout (Rs. / mm)	50.00			40.00			57.14		
			Max. Payout	3000			4000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

State: District District West Godawari Mandal: CHINTALAPUDI

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	•
		Payout as	% Of Max F	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

		=	ı	PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

	AINFALL DISTRIBUTION Consecutive Dry Days) PERIOD 15-Jul to 15-Jul to 25 30 25 25 30 25 25 30 25 25 30 25 25 30 25 25 25 25 25 25 25 25 25 25 25 25 25	30-Sep			
2 R		TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less that 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I			PHASE - II		
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep
	Consecutive Two day's RF							
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		6 0
events)	EXIT (mm)	160	mm		250	mm		140
	Payout (Rs. / mm)	50.00			40.00			50.00
	Max. Payout	3000			4000			4000

MAX PAYOUT-3 (Rs.) 11000

 TOTAL SUM INSURED (Rs.)
 50000

 PREMIUM (Rs.)
 4950

 PREMIUM %
 9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

PHASE - III

mm mm 30-Sep

Annexure - I.4

State: District District West Godawari Mandal: DENDULURU

Cro	p: Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	
		Payout as % Of Max Payout-1			
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - I	I		PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 R I	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I			PHASE - II	i
		PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Au
		Consecutive Two day's RF						
EXCESS RAINFALL	(Multiple	TRIGGER (>)	100	mm		150	mm	
events)		EXIT (mm)	160	mm		250	mm	
		Payout (Rs. / mm)	50.00			40.00		
		Max. Payout	3000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

PREMIUM % 9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

	PHASE - II	•	PHASE - III					
I-Aug	to	31-Aug	1-Sep	to	30-Sep			
150	mm		60	mm				
250	mm		140	mm				
10.00			50.00					
1000			4000					

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.5

State: District District: West Godawari Mandal: DEVARAPALLI

Crop:	Oilpalm	Reference Weather Station:	Unit:	Hectare

Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	-			
	Payout as % Of Max Payout-1							
RH	35.5	38.5	42.5	45	47			
25	5%	6%	8%	10%	20%			
40	0%	4%	6%	8%	15%			
55	0%	0%	5%	6%	10%			
70	0%	0%	0%	4%	5%			
75	0%	0%	0%	0%	3%			

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - I	l		PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

DAINEAL	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 R I	(Consecutive Dry Days)	TRIGGER DAYS (>=)	18	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I			PHASE - I	l	
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Se
	Consecutive Two day's RF							
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70
events)	EXIT (mm)	160	mm		250	mm		140
	Payout (Rs. / mm)	50.00			40.00			57.1
	Max. Payout	3000	•		4000	•		4000

	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
	Consecutive Two day's RF									
ALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			57.14		
	Max. Payout	3000			4000			4000		
	•									

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

PHASE - III

Annexure - I.6

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

PREMIUM %

Annexure - I.7

State: District District: West Godawari Mandal: DWARAKATIRUMALA

Oilpalm Reference Weather Station: Unit: Hectare Crop:

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05-	-					
	Payout as % Of Max Payout-1								
RH	35.5	38.5	42.5	45	47				
25	5%	6%	8%	10%	20%				
40	0%	4%	6%	8%	15%				
55	0%	0%	5%	6%	10%				
70	0%	0%	0%	4%	5%				
75	0%	0%	0%	0%	3%				

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 R	(Consecutive Dry Days)	PERIOD	15-Jul	to	30-Sep
		TRIGGER DAYS (>=)	18	25	30
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I			PHASE - II
		PERIOD	16-Jul	to	31-Jul	1-Aug	to
		Consecutive Two day's RF					
EXCESS RAINFALL	(Multiple	TRIGGER (>)	100	mm		150	mm
events)		EXIT (mm)	160	mm		250	mm
		Payout (Rs. / mm)	50.00			40.00	
		Max. Payout	3000			4000	

	PHASE - II			PHASE - III	
1-Aug	to	31-Aug	1-Sep	to	30-Sep
150	mm		70	mm	
250	mm		140	mm	
40.00			57.14		
4000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Annexure - I.8

State: District District: West Godawari Mandal: JANGAREDDIGUDEM

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05-	-2011	-
		Payout as	% Of Max F	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 R	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul	to	30-Sep
		TRIGGER DAYS (>=)	18	25	30
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	•		PHASE - I	•		PHASE -	II .	•	PHASE -	III
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-5
	Consecutive Two day's RF							"		
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
events)	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			57.14		
	Max. Payout	3000			4000			4000		

MAX PAYOUT-3 (Rs.) 11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

State: District District: West Godawari Mandal: JEELUGUMILI

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05-	-2011	-
		Payout as	% Of Max F	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 R	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul	to	30-Sep
		TRIGGER DAYS (>=)	15	25	30
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less that 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I			PH
	PERIOD	16-Jul	to	31-Jul	1-Aug	
	Consecutive Two day's RF					
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mı
events)	EXIT (mm)	160	mm		250	mı
	Payout (Rs. / mm)	50.00			40.00	
	Max. Payout	3000			4000	

	PHASE - II			PHASE - III	
1-Aug	to	31-Aug	1-Sep	to	30-Sep
150	mm		70	mm	
250	mm		140	mm	
40.00			57.14		
4000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

 TOTAL SUM INSURED (Rs.)
 50000

 PREMIUM (Rs.)
 4950

 PREMIUM %
 9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.9

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Annexure - I.10

District: West Godawari Mandal: KOYYALAGUDEM

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb to 31-05-2011		-				
		Payout as % Of Max Payout-1					
RH	35.5	35.5 38.5 42.5 45					
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

Note: Franchise of

3

State: District

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	DAINEALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
		TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000
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Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		•		PHASE - I	•		PHASE -	II	•	PHASE - I	II
3		PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
		Consecutive Two day's RF									
	EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
	events)	EXIT (mm)	160	mm		250	mm		140	mm	
		Payout (Rs. / mm)	50.00			40.00			57.14		
		Max. Payout	3000			4000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL CUM INCUDED (D.)	E0000

 TOTAL SUM INSURED (Rs.)
 50000

 PREMIUM (Rs.)
 4950

 PREMIUM %
 9.90%

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

State: District District: West Godawari Mandal: LINGAPALEM

Crop	Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb to 31-05-2011		-				
		Payout as % Of Max Payout-1					
RH	35.5	35.5 38.5 42.5 45					
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		120	mm		120	mm	
		TRIGGER II (<)	75	mm		60	mm		60	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			60.00			60.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 R	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	·		PHASE - I	•		PHASE -	II .	•	PHASE - I	III
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Se
	Consecutive Two day's RF									
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		80	mm	
events)	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			66.67		
	Max. Payout	3000			4000	•		4000		

MAX PAYOUT-3 (Rs.)	11000	

TOTAL SUM INSURED (Rs.)	50000						
PREMIUM (Rs.)	4950						
PREMIUM %	9.90%						
5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.							

2,500

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

shall not be paid.

Annexure - I.11

Note: Franchise of

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State: District District: West Godawari Mandal: NALLAJERLA

Cr	op:	Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011			
		Payout as % Of Max Payout-1					
RH	35.5	38.5	42.5	45	47		
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - I			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		120	mm		120	mm	
		TRIGGER II (<)	75	mm		60	mm		60	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			20.00			20.00		
		RATE II (Rs./ mm)	46.67			55.00			55.00		
		Max. Payout (Rs.)	5000			4500			4500		

IMAY PAVOLIT- 2A (Pc) 11/1000	MAX PAYOUT- 2A (Rs.)	14000
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2 R	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000
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Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I			PHASE - II			PHASE - II	I
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
	Consecutive Two day's RF									
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		80	mm	
events)	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			66.67		
	Max. Payout	3000	•		4000	•		4000	•	

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

PREMIUM % 9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.12

State: District District: West Godawari Mandal: NIDADAVOLE

Cro	p:	Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05							
		Payout as % Of Max Payout-1								
RH	35.5	38.5	42.5	45	47					
25	5%	6%	8%	10%	20%					
40	0%	4%	6%	8%	15%					
55	0%	0%	5%	6%	10%					
70	0%	0%	0%	4%	5%					
75	0%	0%	0%	0%	3%					

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 24 (Rs.)	14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 R I	2 B. (Consecutive Dry Days)	TRIGGER DAYS (>=)	15	20	25
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	•		PHASE - I	•		PHASE - I	ll .	•	PHASE - I	II
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
	Consecutive Two day's RF									
EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
events)	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			57.14		
	Max. Payout	3000			4000			4000		•

MAX PAYOUT-3 (Rs.)	11000
TOTAL CUM INCUDED (D-)	5000

	TOTAL SUM INSURED (Rs.)	50000							
	PREMIUM (Rs.)	4950							
	PREMIUM %	9.90%							
5.00%	5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.								

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.13

2,500 shall not be paid.

Note: Franchise of

State: District: West Godawari Mandal: PEDAPADU

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	-					
		Payout as % Of Max Payout-1								
RH	35.5	38.5	42.5	45	47					
25	5%	6%	8%	10%	20%					
40	0%	4%	6%	8%	15%					
55	0%	0%	5%	6%	10%					
70	0%	0%	0%	4%	5%					
75	0%	0%	0%	0%	3%					

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	DAINEALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
		TRIGGER DAYS (>=)	18	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I	
		PERIOD	16-Jul	to	31-Jul
		Consecutive Two day's RF			
EXCESS RAINFALL	(Multiple	TRIGGER (>)	100	mm	
events)		EXIT (mm)	160	mm	
		Payout (Rs. / mm)	50.00		
		Max. Payout	3000		

	PHASE - II		PHASE - III			
1-Aug	to	31-Aug	1-Sep	to	30-Sep	
150	mm		70	mm		
250	mm		140	mm		
40.00			57.14			
4000			4000			

MAX PAYOUT-3 (Rs.) 11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.14

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

State: District District: West Godawari Mandal: PEDAVEGI

Crop	: Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	-
		Payout as	% Of Max I	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

Note: Franchise of

3

				PHASE - I			PHASE - I	I		PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		120	mm		120	mm	
		TRIGGER II (<)	75	mm		60	mm		60	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			60.00			60.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 R I	2 B. (Consecutive Dry Days)	TRIGGER DAYS (>=)	25	30	35
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I			PHASE - I	II		PHASE - II	I
3		PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
		Consecutive Two day's RF									
	EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm	
	events)	EXIT (mm)	160	mm		250	mm		140	mm	
		Payout (Rs. / mm)	50.00			40.00			57.14		
		Max. Payout	3000			4000			4000		

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

PREMIUM (Rs.) 4950 PREMIUM % 9.90%

2,500 shall not be paid.

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: In a continuous spell of more than two days(with indexed RF over

Annexure - I.15

Annexure - I.16
District: West Godawari Mandal: T.NARASAPURAM

Cro	p: Oi	palm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011			
		Payout as	% Of Max I	Payout-1			
RH	35.5	35.5 38.5 42.5 45					
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

State: District

				PHASE - I			PHASE - I			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		120	mm		120	mm	
		TRIGGER II (<)	75	mm		60	mm		60	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			20.00			20.00		
		RATE II (Rs./ mm)	46.67			55.00			55.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.)	14000

RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep	
2 R	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000
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Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	·		PHASE - I	•		PHASE -	II	•	PHASE - I	II
	PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
	Consecutive Two day's RF									
EXCESS RAINFALL (Multipl	TRIGGER (>)	100	mm		150	mm		70	mm	
events)	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (Rs. / mm)	50.00			40.00			57.14		
	Max. Payout	3000			4000	•		4000	•	•

MAX PAYOUT-3 (Rs.)	11000
TOTAL SUM INSURED (Rs.)	50000

TOTAL SUM INSURED (Rs.) 50000
PREMIUM (Rs.) 4950
PREMIUM % 9.90%

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs.

n Rs.

considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be

2,500 shall not be paid.

Note: Franchise of

District: West Godawari Mandal: TADEPALLIGUDEM

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb to 31-05-2011				-		
		Payout as	% Of Max F	Payout-1			
RH	35.5	35.5 38.5 42.5 45					
25	5%	6%	8%	10%	20%		
40	0%	4%	6%	8%	15%		
55	0%	0%	5%	6%	10%		
70	0%	0%	0%	4%	5%		
75	0%	0%	0%	0%	3%		

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

State: District

				PHASE - I			PHASE - I	l		PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep	
2 R I	(Consecutive Dry Days)	TRIGGER DAYS (>=)	15	20	25
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I	
	PERIOD	16-Jul	to	31-Jul
	Consecutive Two day's RF			
EXCESS RAINFALL (Mult	tiple TRIGGER (>)	100	mm	
events)	EXIT (mm)	160	mm	
	Payout (Rs. / mm)	50.00		
	Max. Payout	3000		

	PHASE - II			PHASE - III	
1-Aug	to	31-Aug	1-Sep	to	30-Sep
150	mm		70	mm	
250	mm		140	mm	
40.00			57.14		
4000			4000		

MAX PAYOUT-3 (Rs.)	11000	
-		

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

DILACE III

Annexure - I.17

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

State: District District District: West Godawari Mandal: UNGUTURU

Crop: Oilpalm Reference Weather Station: Unit: Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	I-Feb to 31-05-2011		-2011	-
		Payout as	% Of Max F	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

Note: Franchise of

3

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			20.00			20.00		
		RATE II (Rs./ mm)	46.67			40.00			40.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

2 R	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
	(Consecutive Dry Days)	TRIGGER DAYS (>=)	15	20	25
		PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I	
		PERIOD	16-Jul	to	31-Jul 1-
		Consecutive Two day's RF			
EXCESS RAINFALL	(Multiple	TRIGGER (>)	100	mm	15
events)		EXIT (mm)	160	mm	25
		Payout (Rs. / mm)	50.00		40
		Max. Payout	3000		40

PHASE - II			PHASE - III	
to	31-Aug	1-Sep	to	30-Sep
mm		50	mm	
mm		120	mm	
		57.14		
		4000		
	to	to 31-Aug	to 31-Aug 1-Sep mm 50 mm 120 57.14	to 31-Aug 1-Sep to mm 50 mm 120 mm 57.14

MAX PAYOUT-3 (Rs.)	I11000	
MAY DAYOUT A (D.)	44000	

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Annexure - I.18

5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

Annexure - I.19

30-Sep

State: District District West Godawari Mandal: Gopalapuram

Crop:	Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	PERIOD 1-Feb to 31-05-2011								
		Payout as % Of Max Payout-1							
RH< / Temp>	35.5	38.5	42.5	45	47				
25	5%	6%	8%	10%	20%				
40	0%	4%	6%	8%	15%				
55	0%	0%	5%	6%	10%				
70	0%	0%	0%	4%	5%				
75	0%	0%	0%	0%	3%				

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

				PHASE - I			PHASE - II			PHASE - III	
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		150	mm		150	mm	
		TRIGGER II (<)	75	mm		75	mm		75	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
	N	Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

	RAINFALL DISTRIBUTION	PERIOD	15-Jul	to	30-Sep
2 R	(Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30
	(Consecutive Dry Days)	PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I			PHASE - I	ll .		PHASE - III
3		PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to
		Consecutive Two day's RF								
	EXCESS RAINFALL (Multiple	TRIGGER (>)	100	mm		150	mm		70	mm
	events)	EXIT (mm)	160	mm		250	mm		140	mm
		Payout (Rs. / mm)	50.00			40.00			57.14	
		Max. Payout	3000			4000			4000	

MAX PAYOUT-3 (Rs.)	11000	
	•	
TOTAL SUM INSURED (Rs.)	50000	
PREMIUM (Rs.)	4950	
PREMIUM %	9.90%	

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

Annexure - I.20

State: District District: West Godawari Mandal: Kamavarapukota

Crop:	Oilpalm	Reference Weather Station:	Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple Payout)

PERIOD	1-Feb	to	31-05	-2011	•
		Payout as	% Of Max F	Payout-1	
RH	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 DEFICIT RAINFALL

3

		_	F	PHASE - I			PHASE - II			PHASE - II	II
		PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	150	mm		120	mm		120	mm	
		TRIGGER II (<)	75	mm		60	mm		60	mm	
2A.	RAINFALL VOLUME	EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			20.00			20.00		
		RATE II (Rs./ mm)	46.67			55.00			55.00		
		Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.) 14000

RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD 15-Jul to 30-Sep

TRIGGER DAYS (>=) 20 25 30

PAYOUT (Rs.) 5000 8000 13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less the 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

				PHASE - I	
		PERIOD	16-Jul	to	31-Jul
		Consecutive Two day's RF			
EXCESS RAINFALL	(Multiple	TRIGGER (>)	100	mm	
events)		EXIT (mm)	160	mm	
		Payout (Rs. / mm)	50.00		
		Max. Payout	3000		

	PHASE - II			PHASE - III	
1-Aug	to	31-Aug	1-Sep	to	30-Sep
150	mm		70	mm	
250	mm		140	mm	
40.00			57.14		
4000			4000		

TOTAL SUM INSURED (Rs.) 50000

PREMIUM (Rs.) 4950

PREMIUM % 9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500

shall not be paid.

Agriculture Insurance Company of India Ltd. WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET Annexure - II.1 State: District District: Nalgonda Mandal: Anumula, Chandur, Kattangur, Nidamanoor, Tripuraram Crop: SWEET LIME Unit: Hectare DEFICIT RAINFALL PHASE - I PERIOD 26-Jul to 31-Au TRIGGER I (<) mm TRIGGER II (<) 100 mm EXIT RATE I (Rs./ mm) RAINFALL VOLUME RATE II (Rs./ mm) 65.00 Max. Payout (Rs.) 8000 TOTAL PAYOUT (Rs.) 8000 PERIOD 26- Jul to RAINFALL DISTRIBUTION TRIGGER DAYS (>=) 1 B. (Consecutive Dry Days) PAYOUT (Rs.) 3000 TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II PERIOD Consecutive Two day's RF 1-Oct to 31-Dec to 1-Jan EXCESS RAINFALL (Multiple TRIGGER (>) mm events) EXIT (mm) mm mm Payout (Rs. / mm) Max. Payout 60.00 80.00 3000 4000 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) High RH along with High Temperature Phase I Phase 16-Aug to 30-Sep 1-Sep PERIOD No. of Consecutive days with High RH and High Index emperature High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > 33.5 °C 33 °C TRIGGER Nature Of cover: PAYOUT(Rs./Pest Cong. Day) 1000.00 MAXIMUM PAYOUT(Rs.) 5000 1000.00 multiple Event TOTAL PAYOUT (Rs.) 10000 PERIOD 1-Dec to 31-Dec 1-Jan to 31-Jan EVENT DEFINITION Commulative daily downward deviation of Minimum temperature from trigger Trigger Temperature °C Strike Low Minimum Temperature EXIT Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.) 150.00 150.00 3000 3000 TOTAL PAYOUT (Rs.) 6000 TOTAL SUM INSURED (Rs.) 40000 PREMIUM (Rs.) PREMIUM % 3960 9.90% Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than R2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET Annexure - II.2 State: District District: Nalgonda Mandal: Nalgonda, Shaligowraram, Vemulapally Crop: SWEET LIME Unit: Hectare DEFICIT RAINFALL PHASE - I PERIOD 26-Jul to 31-Au TRIGGER I (<) mm TRIGGER II (<) 100 mm RAINFALL VOLUME EXIT RATE I (Rs./ mm) 10.00 RATE II (Rs./ mm) Max. Payout (Rs.) 70.00 8000 TOTAL PAYOUT (Rs.) 8000 PERIOD TRIGGER DAYS (>=) 26-Jul RAINFALL DISTRIBUTION 1 B. (Consecutive Dry Days) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II PERIOD 1-Oct to 31-Dec to 31-Mar Consecutive Two day's RF EXCESS RAINFALL (Multiple TRIGGER (>) mm mm events) EXIT (mm) 100 mm mm Payout (Rs. / mm) Max. Payout 60.00 80.00 3000 4000 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger). High RH along with High Temperature Phase Phase I PERIOD Index 16-Aug to 30-Sep 31-Oct to No. of Consecutive days with High RH and High High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > Nature Of cover: TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) 1000.00 MAXIMUM PAYOUT(Rs.) 5000 1000.00 multiple Event 5000 TOTAL PAYOUT (Rs.) 10000 1-Dec to 31-Dec 1-Jan to 31-Jan PERIOD EVENT DEFINITION Commulative daily downward deviation of Minimum temperature from trigger Low Minimum Temperature Trigger Temperature Control Strike 13.5 13.0 Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.) 150.00 150.00 3000 3000 TOTAL PAYOUT (Rs.) 6000 TOTAL SUM INSURED (Rs.) 40000 PREMIUM (Rs.) 3960 PREMIUM % 9.90%

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET Annexure - II.3 State: District District: Nalgonda Mandal: Devarakonda, Voligonda Crop: SWEET LIME Unit: Hectare DEFICIT RAINFALL PHASE - I PERIOD 26-Jul to 31-Au TRIGGER I (<) mm TRIGGER II (<) 100 mm RAINFALL VOLUME EXIT RATE I (Rs./ mm) 15.00 RATE II (Rs./ mm) Max. Payout (Rs.) 65.00 8000 TOTAL PAYOUT (Rs.) 8000 PERIOD TRIGGER DAYS (>=) 26-Jul RAINFALL DISTRIBUTION 1 B. (Consecutive Dry Days) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II PERIOD 1-Oct to 31-Dec to 31-Mar Consecutive Two day's RF EXCESS RAINFALL (Multiple TRIGGER (>) mm mm events) EXIT (mm) 100 mm mm Payout (Rs. / mm) Max. Payout 60.00 80.00 3000 4000 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger). High RH along with High Temperature Phase Phase I PERIOD Index 16-Aug to 30-Sep 31-Oct to No. of Consecutive days with High RH and High High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > Nature Of cover: TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) 1000.00 MAXIMUM PAYOUT(Rs.) 5000 1000.00 multiple Event 5000 TOTAL PAYOUT (Rs.) 10000 1-Dec to 31-Dec 1-Jan to 31-Jan PERIOD EVENT DEFINITION Commulative daily downward deviation of Minimum temperature from trigger Low Minimum Temperature Trigger Temperature Control Strike 13.5 13.0 Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.) 150.00 150.00 3000 3000 TOTAL PAYOUT (Rs.) 6000 TOTAL SUM INSURED (Rs.) 40000 PREMIUM (Rs.) 3960 PREMIUM % 9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than R 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET Annexure - II.4 State: District District: Nalgonda Mandal: Chowtuppal,Ramannapet,Thiparthy Crop: SWEET LIME Unit: Hectare DEFICIT RAINFALL PHASE - I PERIOD TRIGGER I (<) 26-Jul to 31-Au 150 mm TRIGGER II (<) mm RAINFALL VOLUME EXIT RATE I (Rs./ mm) 22.00 RATE II (Rs./ mm) Max. Payout (Rs.) 84.67 TOTAL PAYOUT (Rs.) 8000 PERIOD TRIGGER DAYS (>=) 26-Jul RAINFALL DISTRIBUTION 1 B. (Consecutive Dry Days) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II PERIOD Consecutive Two day's RF to EXCESS RAINFALL (Multiple TRIGGER (>) mm mm EXIT (mm) 100 mm mm Payout (Rs. / mm) Max. Payout 60.00 80.00 3000 4000 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) . High RH along with High Temperature Phase Phase I PERIOD 16-Aug to 30-S Index No. of Consecutive days with High RH and High High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > 33 Nature Of cover: TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) 1000.00 MAXIMUM PAYOUT(Rs.) 5000 1000.00 multiple Event 5000 TOTAL PAYOUT (Rs.) 10000 PERIOD EVENT DEFINITION 1-Dec to 31-Dec 1-Jan to 31-Jan Commulative daily downward deviation of Minimum temperature from trigger Trigger Temperature ⁰C Low Minimum Temperature Strike EXIT Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.) 150.00 150.00 3000 3000 TOTAL PAYOUT (Rs.) 6000 TOTAL SUM INSURED (Rs.) 40000

PREMIUM (Rs.) PREMIUM % 9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than R 2,000 shall not be paid.

	WEATHER I	BASED CROP	P INSURAN	CE SCHEME	(KHARIF 20	10)		
			TERM SHE		, 20			
							Annexure - II	.5
State: District	District	: Nalgonda	Mandal:	Chinthapally	,Chityala,Ka	ngal,Marriguda,M	unugodu,P.A. Pa	illy,Peddavo
Crop: SWEET LIME						Unit: Hecta	are	
DEFICIT RAINFALL	7							
DEFICIT RAINFALL		PHAS	SF.I					
	PERIOD	26-Jul to						
	TRIGGER I (<)	150 m						
	TRIGGER II (<)	75 m						
1A. RAINFALL VOLUME	EXIT	0						
	RATE I (Rs./ mm)	15.00						
	RATE II (Rs./ mm)	91.67						
	Max. Payout (Rs.)	8000						
	TOTAL PAYOUT (Rs.)	8000						
RAINFALL DISTRIBUTION	PERIOD	26-Jul	to	15-Sep				
1 B. (Consecutive Dry Days)	TRIGGER DAYS (>=)	20	25	30				
	PAYOUT (Rs.)	3000	5000	9000				
	TOTAL DAVOUT (D-)	Innon						
	TOTAL PAYOUT (Rs.)	9000						
Note: Deletell of less the O.F.	and the section of the least the second of				-6-0 6	talana al familia di a final		
Note: Rainfall of less th 2.5	mm in a day shall not be conside	ered as a raing PHAS			s snall be cons ASE - II	sidered for the final	payout.	
	PERIOD				to 31-Mar	1		
	Consecutive Two day's RF	1-Oct to	3 31-Dec	1-Jan	to 31-iviai			
EXCESS RAINFALL (Multiple	TRIGGER (>)	50 mi	m	40 mr	~			
events)	EXIT (mm)				!!	1		
				00 mr	~			
		100 m	m	90 mr	n			
	Payout (Rs. / mm)	60.00	m	80.00	n	-		
			m		n			
	Payout (Rs. / mm) Max. Payout	60.00 3000	m	80.00	n			
	Payout (Rs. / mm)	60.00	m	80.00	m			
Note: In a continuous spell of more	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.)	60.00 3000 7000		80.00 4000		with highest rainfa	all would be con	sidered. Ne
	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF	60.00 3000 7000		80.00 4000		with highest rainfa	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg	60.00 3000 7000		80.00 4000		with highest rainfa	all would be con	sidered. Ne
lote: In a continuous spell of more	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg	60.00 3000 7000		80.00 4000		with highest rainfa	all would be con	sidered. N
Note: In a continuous spell of more	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg	60.00 3000 7000		80.00 4000 of two conse		with highest rainfa	all would be con	sidered. No
Note: In a continuous spell of more would be counted only if there is a l	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg	60.00 3000 7000 F over trigger ger) .) , the sum	80.00 4000 of two conse		with highest rainfa	all would be con	sidered. No
lote: In a continuous spell of more	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigs)	60.00 3000 7000 f over trigger) ger) .) , the sum	80.00 4000 of two conse	ecutive days	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF less than trigg re PERIOD	60.00 3000 7000 F over trigger) ger) .	se I	80.00 4000 of two conse	ecutive days to 31-Oct	_	all would be con	sidered. Νε
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index	60.00 3000 7000 F over trigger ger) . Pha: 16-Aug to No. of Cons	se I	80.00 4000 of two conse Phase II 1-Sep s with High R	ecutive days to 31-Oct	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu High RH	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day >	60.00 3000 7000 f over trigger ger) . Pha: 16-Aug tc No. of Cons 70%	se I 30-Sep	80.00 4000 of two conse Phase II 1-Sep s with High R 70%	ecutive days to 31-Oct	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu High RH High Temperature	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index : Averagre RH for a day > and Max temp (in °C) >	60.00 3000 7000 F over trigger ger) . Pha: 16-Aug to No. of Cons	se I 30-Sep	80.00 4000 of two conse Phase II 1-Sep s with High R	ecutive days to 31-Oct	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu High RH	Payout (Rs./ mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER	60.00 3000 7000 f over trigger ger) . Pha: 16-Aug tc No. of Cons 70%	se I 30-Sep	80.00 4000 of two conse Phase II 1-Sep s with High R 70%	ecutive days to 31-Oct	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu High RH High Temperature	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug tc No. of Cons 70% 33.5 °C	se I 30-Sep	Phase II 1-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	60.00 3000 [7000 F over trigger] ger) . Pha: 16-Aug tc No. of Cons 70% 33.5 °C 3 8 1000.00	se I 30-Sep	80.00 4000 of two conse II II-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. No
Note: In a continuous spell of more would be counted only if there is a l High RH along with High Temperatu High RH High Temperature	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug tc No. of Cons 70% 33.5 °C	se I 30-Sep	Phase II 1-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. Nu
lote: In a continuous spell of more vould be counted only if there is a light RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	60.00 3000 [7000 Fover trigger] ger) . 16-Aug to No. of Cons 70% 33.5 °C 3 8 1000.00 5000	se I o 30-Sep	80.00 4000 of two conse II II-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. Ne
lote: In a continuous spell of more vould be counted only if there is a light RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	60.00 3000 [7000 F over trigger] ger) . Pha: 16-Aug tc No. of Cons 70% 33.5 °C 3 8 1000.00	se I o 30-Sep	80.00 4000 of two conse II II-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. No
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	60.00 3000 [7000 Fover trigger] ger) . 16-Aug to No. of Cons 70% 33.5 °C 3 8 1000.00 5000	se I o 30-Sep	80.00 4000 of two conse II II-Sep s with High R 70% 33 °C 3 8	to 31-Oct	_	all would be con	sidered. N
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug tt No. of Cons 70% 33.5 °C 3 8 1000.00 5000	se I o 30-Sep	80.00 4000 of two conse Phase II 1-Sep s with High R 70% 33 °C 3 8 1000.00	to 31-Oct		all would be con	sidered. N
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	60.00 3000 7000 F over trigger ger) . Pha 16-Aug tc No. of Cons 70% 33.5 °C 3 8 1000.00 10000	se I so 30-Sep	80.00 4000 of two conse Phase II 1-Sep s with High R 70% 33 °C 3 8 1000.00	to 31-Oct H and High		all would be con	sidered. No
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.)	60.00 3000 7000 Fover trigger) ger) . Pha: 16-Aug tr No. of Cons: 70% 33.5 °C 3 8 1000.00 5000	se I o 30-Sep ecutive day	80.00 4000	to 31-Oct H and High		all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a lifting RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF less than triggere (indexed RF less than	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug to No. of Cons 70% 33.5 °C 3 8 1000.00 5000 1-Dec to Commulativ Minimum te	se I o 30-Sep ecutive day	Phase II I-Sep s with High R 70% 33 °C 3 8 1000.00	to 31-Oct H and High		all would be con	sidered. N
Note: In a continuous spell of more would be counted only if there is a leading with High Temperature of the High RH High Temperature of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg re PERIOD Index : Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.) PERIOD EVENT DEFINITION Trigger Temperature °C	60.00 3000 7000 Fover trigger ger) . Pha 16-Aug tc No. of Cons 70% 3.5 °C 3 8 1000.00 10000	se I o 30-Sep ecutive day	Phase II I-Sep s with High R 70% 33 °C 38 1000.00	to 31-Oct H and High		all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a lifting RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF less than triggere (indexed RF less than	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug to No. of Cons 70% 33.5 °C 3 8 1000.00 5000 1-Dec to Commulativ Minimum te	se I o 30-Sep ecutive day	80.00 4000	to 31-Oct H and High		all would be con	sidered. Ne
Note: In a continuous spell of more would be counted only if there is a lifting RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) a than two days(with indexed RF less than triggereak (indexed RF less than trigg	60.00 3000 [7000 Fover trigger] ger) . Pha: 16-Aug to No. of Cons 70% 33.5 °C 3 8 1000.00 5000 1-Dec to Commulativ Minimum te 13.5 10 30	se I o 30-Sep ecutive day	80.00 4000	to 31-Oct H and High		all would be con	sidered. Ni
Note: In a continuous spell of more would be counted only if there is a lifting RH along with High Temperature High RH High Temperature Nature Of cover:	Payout (Rs. / mm) Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF reak (indexed RF less than trigg) re PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.) PERIOD EVENT DEFINITION Trigger Temperature °C Strike	60.00 3000 7000 Fover trigger) Pha: 16-Aug tr No. of Cons: 70% 33.5 °C 3 8 1000.00 10000 1-Dec tr Commulativ Minimum te 13.5	se I o 30-Sep ecutive day	80.00 4000	to 31-Oct H and High		all would be con	sidered. Nu

 TOTAL SUM INSURED (Rs.)
 40000

 PREMIUM (Rs.)
 3960
 PREMIUM % 9.90% Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than R2,000 shall not be paid. WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010) TERM SHEET Annexure - II.6 State: District District: Nalgonda Mandal: Gurrampodu Crop: SWEET LIME Unit: Hectare DEFICIT RAINFALL PHASE - I PERIOD TRIGGER I (<) 26-Jul to 31-Au mm TRIGGER II (<) mm RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm)
Max. Payout (Rs.) 99.29 8000 TOTAL PAYOUT (Rs.) 8000 PERIOD TRIGGER DAYS (>=) RAINFALL DISTRIBUTION 1 B. (Consecutive Dry Days) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 9000 Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout. PHASE - I PHASE - II PERIOD to 31-Ma to 31-De Consecutive Two day's RF TRIGGER (>) EXCESS RAINFALL (Multiple mm mm events) EXIT (mm) 100 mm mm Payout (Rs. / mm) Max. Payout 60.00 80.00 4000 TOTAL PAYOUT (Rs.) 7000 Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) . High RH along with High Temperature Phase Phase I PERIOD 16-Aug to 30-Sep Index No. of Consecutive days with High RH and High High RH: Averagre RH for a day > High Temperature: and Max temp (in °C) > 33 Nature Of cover: TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) 1000.00 MAXIMUM PAYOUT(Rs.) 5000 1000.00 multiple Event 5000 TOTAL PAYOUT (Rs.) 10000 PERIOD 1-Dec to 31-Dec 1-Jan to 31-Jan EVENT DEFINITION Commulative daily downward deviation of Minimum temperature from trigger Low Minimum Temperature Trigger Temperature CStrike

150.00

3000

EXIT

Payout (Rs./ ° C): MAXIMUM PAYOUT(Rs.)

3000

TOTAL PAYOUT (Rs.) 6000

TOTAL SUM INSURED (Rs.) 40000
PREMIUM (Rs.) 3960
PREMIUM % 9.90%

Note: Franchise of

5.00% of the sum insured shall be apllicable, i.e., total claims of less than R2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.7

State: District District: Nalgonda Mandal: Nampally, NarketPally

Crop: SWEET LIME

Unit: Hectare

1 DEFICIT RAINFALL

220					
		•	PHASE -		- I
		PERIOD	26-Jul	to	31-Aug
		TRIGGER I (<)	150	mm	
		TRIGGER II (<)	75	mm	
1A.	RAINFALL VOLUME	EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	91.67		
		Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.) 8000

TOTAL PAYOUT (Rs.) 9000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHASE - II PHASE - II

2			PERIOD	1-Oct	to	31-Dec	1-Jan	to	31-Mar
			Consecutive Two day's RF						
	EXCESS RAINFALL	(Multiple	TRIGGER (>)	50	mm		40	mm	
	events)		EXIT (mm)	100	mm		90	mm	
			Payout (Rs. / mm)	60.00			80.00		
			Max. Payout	3000			4000		
	events)		Payout (Rs. / mm)	60.00	mm		80.00	mm	

TOTAL PAYOUT (Rs.) 7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Phase I

3. High RH along with High Temperature

Phase

	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct	
	Index	No. of Consecutive days	with High RH and High	
High RH:	Averagre RH for a day >	70%	70%	
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C	
Nature Of cover:	TRIGGER	3	3	
	EXIT	8	8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000	

TOTAL PAYOUT (Rs.) 10000

4.

	PERIOD	1-Dec to	31-Dec 1-Jan to 31-Jan		
	EVENT DEFINITION	Commulative	daily downward deviation of		
		Minimum temperature from trigger			
Low Minimum Temperature	Trigger Temperature ⁰ C	13.5	13.0		
Low Millimani Temperature	Strike	10	10		
	EXIT	30	30		
	Payout (Rs./ ° C):	150.00	150.00		

		MAXIMUM PAYOUT(Rs.)	3000	3000		
		TOTAL PAYOUT (Rs.)	6000]		
		TOTAL SUM INSURED (Rs.)	40000]		
		PREMIUM (Rs.) PREMIUM %	3960 9.90%			
Note: Franchise	e of 5.00%	of the sum insured shall be apllic	able, i.e., total claims of I	ess than R 2,000	shall not be paid.	

		WEATHER E		CE SCHEME (KHARIF 201	0)	_
			TERM SHE	<u>ET</u>		xure - II.8
State: Dis	trict	District	Nalgonda Mandal:	Narayanpur	Anne	xure - II.8
Olale. Dis	and the same of th	District	ivalgoriua ividriudi.	ranayanpur		
Crop:	SWEET LIME				Unit: Hectare	
				•	<u> </u>	
DEFICIT I	DAINEALI	1				
DEFICIT	MAINFALL	J	PHASE - I			
		PERIOD	26-Jul to 31-Aug			
		TRIGGER I (<)	135 mm			
		TRIGGER II (<)	50 mm			
1A. RA	AINFALL VOLUME	EXIT	0			
		RATE I (Rs./ mm)	18.00			
		RATE II (Rs./ mm)	129.40			
<u> </u>		Max. Payout (Rs.)	8000			
		TOTAL PAYOUT (Rs.)	8000			
D A	INFALL DISTRIBUTION	PERIOD	26-Jul to	15-Sep		
	onsecutive Dry Days)	TRIGGER DAYS (>=)	25 30	35		
(00	Discourie Dry Days,	PAYOUT (Rs.)	3000 5000	9000		
		TOTAL DAYOUT (D-)	10000			
		TOTAL PAYOUT (Rs.)	9000			
Not	te: Rainfall of less th 2.5	mm in a day shall not be conside	red as a rainy day and m	ultiple events shall be consi	dered for the final payout	
	2.0	min in a day onai not be seneral	PHASE - I	PHASE - II	sorou for the final payout.	
2		PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar		
		Consecutive Two day's RF				
	RAINFALL (Multiple	TRIGGER (>)	50 mm	40 mm		
events)		EXIT (mm)	100 mm	90 mm		
		Payout (Rs. / mm)	60.00	80.00		
		Max. Payout	3000	4000		
		TOTAL PAYOUT (Rs.)	7000			
			1. ***			
Note: In	a continuous spell of more	than two days(with indexed RF	over trigger), the sum	of two consecutive days v	ith highest rainfall would be cons	sidered. Next event
would be	counted only if there is a b	reak (indexed RF less than trigg	er).			
	-1		7			
III. BU	along with High Temperatu	e				
i. High RH			4			
i. High RH a			1	Phase		
B. High RH a			Phase I	Phase II		
i. High RH		PERIOD	16-Aug to 30-Sep	II 1-Sep to 31-Oct		
i. High RH i		PERIOD Index	16-Aug to 30-Sep No. of Consecutive days	II 1-Sep to 31-Oct s with High RH and High		
i. High RH i	High RH:	PERIOD Index Averagre RH for a day >	16-Aug to 30-Sep No. of Consecutive days 70%	II 1-Sep to 31-Oct s with High RH and High 70%		
E	High Temperature:	PERIOD Index Averagre RH for a day > and Max temp (in °C) >	16-Aug to 30-Sep No. of Consecutive days	II 1-Sep to 31-Oct s with High RH and High		
E		PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER	16-Aug to 30-Sep No. of Consecutive days 70%	II 1-Sep to 31-Oct s with High RH and High 70%		
E	High Temperature:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3	1-Sep		
Nat	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8	II		
Nat	High Temperature:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3	1-Sep		
Nat	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000	II		
Nat	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8	II		
Nat	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000	II		
Nat mu	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000 1-Dec to 31-Dec	II		
Nat mu	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000 1-Dec to 31-Dec Commulative daily do	II 1-Sep to 31-Oct swith High RH and High 70% 33 °C 3 8 1000.00 5000		
Nat	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.) PERIOD EVENT DEFINITION	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000 1-Dec to 31-Dec Commutative daily do Minimum temperature	II		
Nat mu	High Temperature: ture Of cover:	PERIOD Index Averagre RH for a day > and Max temp (in °C) > TRIGGER EXIT PAYOUT(Rs./Pest Cong. Day) MAXIMUM PAYOUT(Rs.) TOTAL PAYOUT (Rs.)	16-Aug to 30-Sep No. of Consecutive days 70% 33.5 °C 3 8 1000.00 5000 1-Dec to 31-Dec Commulative daily do	II 1-Sep to 31-Oct swith High RH and High 70% 33 °C 3 8 1000.00 5000		

	EXIT	30	30	
	Payout (Rs./ ° C):	150.00	150.00	
	MAXIMUM PAYOUT(Rs.)	3000	3000	
_				
	TOTAL PAYOUT (Rs.)	6000		
	TOTAL SUM INSURED (Rs.)	40000		
	PREMIUM (Rs.)	3960		
	PREMIUM %	9.90%		
Note: Franchise of	5.00% of the sum insured shall be aplli-	cable, i.e., total clair	ms of less than R 2,000 shall not be paid.	
	·		·	

		DAOED ODOD :::0:	DANGE COLIEME (IZI : : : : :	2040)	
	WEATHER I		RANCE SCHEME (KHARIF : SHEET	2010)	
		IERW	JHEE1		Annexure - II.9
State: District	District	: Nalgonda Mai	ndal: Nakerakal, Kethapally		
		=			
Crop: SWEET LIME				Unit: Hectare	
DEFICIT RAINFALL	7				
22.10.1.10.111.7.22	→	PHASE - I			
	PERIOD		Aug		
	TRIGGER I (<)	225 mm			
	TRIGGER II (<)	100 mm			
1A. RAINFALL VOLUME	EXIT	0			
	RATE I (Rs./ mm)	20.00			
	RATE II (Rs./ mm)	55.00			
	Max. Payout (Rs.)	8000			
	TOTAL PAYOUT (Rs.)	8000			
		12300			
RAINFALL DISTRIBUTION	PERIOD	26-Jul to	15-Sep		
1 B. (Consecutive Dry Days)	TRIGGER DAYS (>=)	12 15	20		
(Soliseculive Diy Days)	PAYOUT (Rs.)	3000 500	9000		
	T	Innan	_		
	TOTAL PAYOUT (Rs.)	9000			
Note: Rainfall of less th 2.5	mm in a day shall not be conside	ared as a rainy day a	nd multiple events shall be co	posidered for the final navout	
140te. Italiliali 01 less III 2.5	min in a day shall not be conside	PHASE - I	PHASE - II	more and the inial payout	•
	PERIOD		Dec 1-Jan to 31-M	lar	
	Consecutive Two day's RF			7	
EXCESS RAINFALL (Multiple	TRIGGER (>)	50 mm	40 mm		
events)	EXIT (mm)	100 mm	90 mm		
1				1	
· ·	Payout (Rs. / mm)	60.00	80.00		
	Payout (Rs. / mm) Max. Payout	60.00 3000	80.00 4000		
	Max. Payout	3000			
·					
Note: In a continuous spell of mor	Max. Payout TOTAL PAYOUT (Rs.)	7000	4000	s with highest rainfall wou	ld be considered. Next e
,	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF	3000 7000 F over trigger) , the	4000	s with highest rainfall wou	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg	3000 7000 F over trigger) , the	4000	s with highest rainfall wou	ld be considered. Next e
Note: In a continuous spell of mor	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg	3000 7000 F over trigger) , the	4000	s with highest rainfall wou	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg	3000 7000 F over trigger) , the	4000	s with highest rainfall wou	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg	3000 7000 F over trigger) , the	4000	s with highest rainfall wou	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg	3000 7000 c over trigger) , the sper) .	sum of two consecutive day	_	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF less than trigg	3000 7000 Fover trigger), the sign of th	gum of two consecutive day Phase	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg lire PERIOD Index	3000 7000 Fover trigger), the sign of th	Phase II Sep 1-Sep to 31-C	- Dot	ld be considered. Next e
Note: In a continuous spell of monwould be counted only if there is a lift of the special High RH along with High Temperature.	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg lire PERIOD Index	3000 7000 Fover trigger), the seer). Phase I 16-Aug to 30- No. of Consecutive	Phase Sep 1-Sep to 31-days with High RH and High	- Dot	ld be considered. Next e
Note: In a continuous spell of monwould be counted only if there is a lift of the special High RH along with High Temperature.	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF less than trigg are person person index Averagre RH for a day >	7000 Fover trigger), the seger). Phase I 16-Aug to 30 No. of Consecutive 70%	Phase II Sep II-Sep to 31-C days with High RH and High 170%	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited High RH along with High Temperature. High RH High Temperature	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are PERIOD Index i: Averagre RH for a day > TRIGGER EXIT	3000	Phase II Sep It 31-C days with High RH and High 70% 33 °C 3 8	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg) ITE PERIOD	3000	Phase II Sep 1-Sep to 31-C days with High RH and High 70% 33 °C 3 8 8 1000.00	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited High RH along with High Temperature. High RH High Temperature	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are PERIOD Index i: Averagre RH for a day > TRIGGER EXIT	3000	Phase II Sep It 31-C days with High RH and High 70% 33 °C 3 8	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are as the property of the payout and the payout and max temp (in of the payout and the payou	3000	Phase II Sep 1-Sep to 31-C days with High RH and High 70% 33 °C 3 8 8 1000.00	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg) ITE PERIOD	3000	Phase II Sep 1-Sep to 31-C days with High RH and High 70% 33 °C 3 8 8 1000.00	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are as the property of the payout and the payout and max temp (in of the payout and the payou	3000	Phase II Sep 1-Sep to 31-C days with High RH and High 70% 33 °C 3 8 8 1000.00	- Dot	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are as the property of the payon of	3000	Phase II Sep to 31-0 days with High RH and High 70% 33 °C 3 8 1000.00 5000	Diet	ld be considered. Next e
Note: In a continuous spell of mor would be counted only if there is a limited that the specific speci	Max. Payout TOTAL PAYOUT (Rs.) e than two days(with indexed RF break (indexed RF less than trigg are as the property of the payout and the payout and max temp (in of the payout and the payou	3000	Phase II Sep 1-Sep to 31-C days with High RH and High 70% 33 °C 3 8 8 1000.00	Diet	ld be considered. Next e

Low Minimum Temperature	Trigger Temperature ⁰ C	13.5	13.0	
Low Millimum Temperature	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ ° C):	150.00	150.00	
	MAXIMUM PAYOUT(Rs.)	3000	3000	
			<u> </u>	
	TOTAL PAYOUT (Rs.)	6000		

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than R 2,000 shall not be paid.

Annexure - III.2

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Sweet Lime rop in Nalgonda Dist, Kharif, '10 - List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Anumula	Anumula	Peddavoora
2	Chandur	Chandur	Munugodu
3	Chinthapally	Chinthapally	Nampally
4	Chityala	Chityala	Ramannapeta
5	Chowtuppal	Chowtuppal	Narayanapur
6	Devarakonda	Devarakonda	Nampally
7	Gurrampodu	Gurrampodu	Kanagal
8	Kanagal	Kanagal	Nalgonda
9	Kattangur	Kattangur	Saligowraram
10	Kethapally	Kethapally	Nakerakal
11	Marriguda	Marriguda	Chandur
12	Munugodu	Munugodu	Chandur
13	Nakerakal	Nakerakal	Kattangur
14	Nalgonda	Nalgonda	Thipparthy
15	Nampally	Nampally	Marriguda
16	Narayanapur	Narayanapur	Munugodu
17	Narkatpally	Narkatpally	Kattangur
18	Nidamanoor	Nidamanoor	Tripuraram
19	Pedda Adiserlapalle	Pedda Adiserlapalle	Devarakonda
20	Peddavoora	Peddavoora	Pedda Adiserlapalle
21	Ramannapeta	Ramannapeta	Voligonda
22	Saligowraram	Saligowraram	Nakerakal
23	Thipparthy	Thipparthy	Vemulapally
24	Tripuraram	Tripuraram	Vemulapally
25	Vemulapally	Vemulapally	Kethapally
26	Voligonda	Voligonda	Chowtuppal

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

FORM: WBCIS-PF-01

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME

(Annexure – IV.1)

('Micro Insurance Product')
Insurance Proposal Form

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

Name: Name of Father/Husband: Address for Communication, with contact Phone No. Bank Branch & Address Address

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:			Signature of Cultivator / Proposer					
		(For use	by the Bank / PACS /	Insurance Intern	nediary)		-	
	Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Service Tax @ 10.30% (Rs.)	Gross Premium (Rs.)		

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- 1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- 2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

GUIDELINES FOR COMPLETION OF THE FORM

- 1. Separate proposal forms to be submitted for each crop.
- 2. Please complete the Proposal Form in all respects.
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

TO:

	(Address of Number)	of Nodal Bank	with Contact		Limited,	Regional	nce Company of l Office, 8 th Floor heerbagh, HYDE	, United
cultivators of our No. 2. It is ce i) Al the me ii) Al	s with respondant for the service of	bect to the Isor the Seas behalf of the Loan Applicate insurable to the 'Schedes with regardernment of Isor Ison Ison Ison Ison Ison Ison Ison Ison	connee Appron	olicants / Kisa as pod the bank bron Credit Card respective sea are included, rage under W	an Cred er the sc anches/ Holder ason int and eather	it Card Endedle PACSs upon the PACSs who hended to Based C	Holders under below. under our juris ave sanctioned be grown du	Insured of the the jurisdiction diction, that dicredit limit for uring the season Scheme issued mpany of India
Dated at _			th	nis	da	ay of		
	the Nodal and Signator in the				•	and Seal zed Nod	l Ial Bank Offic	cial
				SCHE	<u>DULE</u>			
Declaration	No. allotted	by Bank:			NODAI	L BANK (CODE:	
State:		Season:		_ Year:		Cr	op:	
District:		- R	deference Unit as per Notifica	Area:			R W Station	n:ification)
Sum Insu	red per Hecta	are for Notified	_				le Net Premium R	late:
Cult	egory of tivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (4) (S.I per ha X Area)	(sul		Service Tax on Net Premium (Rs.) i.e. @ 10.30 %	
	ll/Marginal ivators							
2 Othe Culti	er ivators							
TOT	AL							
DD / Chequ	ue No:	_	DD / Cheque	e Date:	•	DD/	Cheque Amount	:
		TO BE COM	PLETED BY AG	GRICULTURE IN	SURANCE	COMPAN	Y OF INDIA LTD. (AIC)
CERTIF	ICATE N	UMBER						
RECEIP	T NO.] DA	TE RE	CEIVE	D	

FROM:

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (NON-LOANEE)

			FROM:			10:			
1	(Address of Nodal Bank with Contact Number)			I	Agriculture Insurance Company of India Limited, Regional Office, 8 th Floor, United India Towers, Basheerbagh, HYDERABAD-29 Crop Insurance Scheme (WBCIS), we hereby				
de of	eclare f our ut-off	e the aggregat Nodal Bank v f date, as per the s certified on All the eligibunder Weath All guidelin (WBCIS) iss	e Sum Insu who submitt he schedule behalf of th ble Insurance er Based Cr es with re sued by the	red with reled the insur- below. is office and ce Proposal cop Insurand gard to co	spect to the N rance proposal d the bank bra ls submitted for Scheme (W overage under ent of India /	on Loanee Culls for the Seasonches/PACSs upor coverage by (BCIS) are included Weather Base	under our jurisco the Non Loanuded in the Dec sed Crop Insument / Agricul	the jurisdiction within the liction, that nee Cultivators	
D	ated	at		th	is	day of			
Name of the Nodal Bank's Authorized Signatory : Designation :					Signature and Seal of Authorized Nodal Bank Official				
					SCHEE	<u>ULE</u>			
D	eclara	tion No. allotted	by Bank:			NODAL BANK O	CODE:		
S	tate: _		Season:		_ Year:	Cre	op:		
District:		Reference Unit Area: (as per Notification)				R W Station:(as per Notification)			
Su	ım Ins	sured for insured	Crop per Hect	are:			Net Premium Rater adjusting Subsid		
		Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area) (4)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)	
		Small/Marginal Cultivators							
	,	Other Cultivators							
	Т	TOTAL							
D	D / Cl	heque No:		DD / Cheque	e Date:	DD / 0	Cheque Amount:		
			TO RE COM	OI FTFN DV AC	DICIII TIIDE INC	IIDANCE COMDAN	V OF INDIA 1 TD /A	IC)	
				LETED BY AC	FRICULTURE INS	URANCE COMPAN	Y OF INDIA LID. (A	IIC)	
C	ERT	TIFICATE N	U MBER						
R	ECE	EIPT NO.] DAT	TE RECEIVE	D		

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029 Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in Weather Based Corp Insurance Scheme for Plantations for the year 2010-2011: (This is further to the guidelines provided as Annexure – VIII with the GO.875 dt.1st July, 2010 while notifying Cotton & Red Chilly crops for WBCIS Kharif,2010)

- Weather Based Crop Insurance Scheme for Plantation crops for the year 2010-2011
 Oilpalm crop in West Godavari district and for Sweet Lime in Nalgonda district is being implemented. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per Govt. of India guidelines whereas it is voluntary for Non-loanee farmers.
- 2. Non-loanee farmers interested in the pilot WBCIS for the notified crops in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed per acre or hectare. In the declaration, the extent of area to be reported is in consolidated figures of hectares.

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans for plantation crops i.e., up to 15th July, 2010 in respect of Oilpalm in West Godavari District and upto 25th July, 2010 in respect of Sweet Lime in Nalgonda District and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.20,000/- per acre in case of Oilpalm in West Godavari district, and Rs.16,000/- per acre in case of Sweet Lime in nalgonda district. 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium.

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose shall be insured under the pilot WBCIS, based on acreage declared, multiplied by Acreage Sum Insured.
- 5. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.
- 6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- 8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS for Plantation crops for the year 2010-2011- LIST OF CULTIVATORS Annexure - VI.2 List to be enclosed with the relevant declaration form along with DD Name of the Bank & Branch: NON LOANEE FARMERS Crop: Status of the Farmer -Category of Name of the Cultivator, Farmer -Name of the Cul Owner/Tenent Extent of area Location/ Address of Premium Address Farmer Survey no. under the crop Agricultural Land S & M/ Others | Sum Insured Rs./- | Contribution Rs./- | Remarks

Date:

Place:

RACHEL CHATTERJEE

SPECIAL CHIEF SECRETARY TO GOVERNMENT

Aut horised Signatory: